

B10 Case 09-31457 Claim 15-1 Part 2 Filed 09/22/09 Desc Attachment 1 Page 1 of

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA		PROOF OF CLAIM
Name of Debtor: Yuri Korotkov and Iryna Pavlovna Korotkov	Case Number: 09-31457	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): SunTrust Mortgage, Inc., its successors and/or assigns	? Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent: Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, GA 30329	Court Claim Number: (If known)	
Telephone number: (770) 234-9181	Filed on:	
Name and address where payment should be sent (if different from above): SunTrust Mortgage, Inc. P O Box 27767 Richmond, VA 23261	? Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars	
Telephone number: (800) 443-1032	? Check this box if you are the debtor or trustee in this case.	
1. Amount of Claim as of Date Case Filed: \$ 125,949.99 (UPB)	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.	
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.		
If all or part of your claim is entitled to priority, complete item 5.		
? Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		
2. Basis for Claim: Money Loaned (See instruction #2 on reverse side.)	Specify the priority of the claim.	
3. Last four digits of any number by which creditor identifies debtor: 8508 # 221.0814457NC	? Domestic support obligation under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).	
3a. Debtor may have scheduled account as: SunTrust Bank (See instruction #3a on reverse side.)	? Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).	
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.	? Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).	
Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe:	? Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).	
Value of Property: Unknown Annual Interest Rate 6.875 %	? Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).	
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ 19,474.60 Basis for perfection: Security Deed	? Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(__).	
Amount of Secured Claim: \$125,949.99 Amount Unsecured: \$ 0	Amount entitled to priority: S _____	
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		
If the documents are not available, please explain:		
Date: September 21, 2009	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. /S/ ANGEL GORDON Angel R. Gordon, NC Bar No. 24996	FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Case 09-31457 Claim 15-1 Part 2 Filed 09/22/09 Desc Attachment 1 Page 2 of 2

ITEMIZED STATEMENT OF ARREARAGE CLAIM

14 Payments (5/1/2008 - 6/1/2009)	@	\$1,029.27	\$14,409.78
14 Late Charges (5/1/2008 - 6/1/2009)	@	33.79	473.06
Foreclosure Attorney Fees and Costs			1,489.17
Escrow Shortage			3,086.80
Accrued Late Charges			15.79
TOTAL ARREARS			<hr/> \$19,474.60



POST PETITION PAYMENT HISTORY

DEBTOR NAME: Yurii Korotkov
fdb Grey Goose LLC
Iryna Pavlovna Korotkov
aka Iryna Korotkova

BANKRUPTCY CASE NO: 09-31457
MORTGAGEE: SunTrust Mortgage, Inc.

DATE CASE FILED: June 5, 2009
LOAN NO. 8508

PMT DUE DATE	P & I	ESCROW	AMOUNT RECEIVED	DATE POSTED
7/01/2009	844.80	128.86	973.66	7/17/2009
8/01/2009	844.80	128.86	973.66	8/14/2009
9/01/2009	844.80	128.86	973.66	9/16/2009
10/01/2009	844.80	128.86	973.66	10/14/2009
11/01/2009	844.80	128.86	973.66	11/17/2009
12/01/2009	844.80	128.86	990.30	12/17/2009
1/01/2010	844.80	145.50	990.30	1/15/2010
			990.30	2/17/2010
2/01/2010	844.80	145.50	990.30	3/15/2010
3/01/2010	844.80	145.50	990.30	3/22/2010
4/01/2010	844.80	145.50	990.30	4/20/2010
5/01/2010	844.80	145.50	990.30	5/14/2010
6/01/2010	844.80	145.50	990.30	6/14/2010
7/01/2010	844.80	145.50	990.30	7/15/2010
8/01/2010	844.80	145.50	990.30	8/16/2010
9/01/2010	844.80	145.50	990.30	9/14/2010
10/01/2010	844.80	145.50	990.30	10/18/2010
11/01/2010	844.80	145.50	990.30	12/01/2010
12/01/2010	844.80	145.50	990.30	12/16/2010
1/01/2011	844.80	145.50	990.30	1/27/2011
2/01/2011	844.80	145.50	990.30	3/15/2011
3/01/2011	844.80	145.50	990.30	4/29/2011
4/01/2011	844.80	145.50	990.30	5/13/2011
5/01/2011	844.80	145.50	990.30	6/01/2011
6/01/2011	844.80	145.50	990.30	6/17/2011
7/01/2011	844.80	145.50	990.30	8/11/2011
8/01/2011	844.80	145.50	990.30	9/22/2011
9/01/2011	844.80	145.50	990.30	10/27/2011
10/01/2011	844.80	145.50	990.30	12/01/2011
11/01/2011	844.80	145.50	990.30	1/06/2012
12/01/2011	844.80	145.50	990.30	2/28/2012
1/01/2012	844.80	145.50	990.30	3/23/2012
2/01/2012	844.80	145.50	990.30	4/27/2012

3/01/2012	844.80	844.80	990.30	6/08/2012
4/01/2012	DUE			
5/01/2012	DUE			
6/01/2012	DUE			

FILED & JUDGMENT ENTERED
Steven T. Salata
Nov 06 2012
Clerk, U.S. Bankruptcy Court Western District of North Carolina



Bloomberg No. S138

PETITIONER'S
EXHIBIT
C

Laura T. Beyer
Laura T. Beyer
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)
YURI KOROTKOV)
FDBA GREY GOOSE LLC)
SSN: XXX-XX-8440)
IRYNA PAVLOVNA KOROTKOV)
AKA IRYNA KOROTKOVA)
SSN: XXX-XX-9624)
DEBTORS)

CASE NO. 09-31457
CHAPTER 13

**CONSENT ORDER FOR CURING POST CONFIRMATION DEFAULT
AND CONDITIONAL CONTINUANCE OF AUTOMATIC STAY**

THIS CAUSE coming on to be heard and being heard before the undersigned United States Bankruptcy Judge for the Western District of North Carolina upon request of SUNTRUST MORTGAGE, INC. ("STMI"), to lift the automatic stay.

And it appearing to the Court and the Court finding from the record and stipulation of counsel that STMI is a Servicer on behalf of the Secured Creditor holding a claim against the Debtors secured by the Debtors' principal residence located at 3012 Twilight Lane, Indian Trail, NC; that the Debtors' confirmed Chapter 13 Plan proposed to pay the current portion of said indebtedness directly to the Secured Creditor; that the Debtors are delinquent in paying the direct payments. The payments, late charges, attorney fees and costs through October 31, 2012, are \$7,545.62. A breakdown of the arrearage is as follows:

Payments	04/12 - 04/12	\$990.30	x	1	=	\$990.30
Payments	05/12 - 10/12	\$988.22	x	6	=	\$5,929.32
Bankruptcy Attorney Fees and Costs						\$626.00
TOTAL ARREARAGE THROUGH October 31, 2012						<u>\$7,545.62</u>

The Debtors are prepared to cure the post-petition arrears, together with the late charges, and thereafter maintain payments throughout the Debtors' Chapter 13 Plan in accordance with the provisions and terms of this Order.

United States Bankruptcy Court

Firm Case No: 1087997 (BK.FAY)

BK Case No: 09-31457

(6)

NOW, THEREFORE, based upon the foregoing findings of fact and conclusions of law, and with the consent of all parties, it is hereby ORDERED, ADJUDGED and DECREED as follows:

1. The Debtors will timely pay all sums due under the Note and Deed of Trust. All parties acknowledge that all payments are due on the 1st day of each month.
2. The amount of \$626.00 for attorney fees and costs shall be put inside the Debtors' Chapter 13 Plan. The Trustee is hereby authorized to increase the payment or to extend the Debtors' Chapter 13 Plan a sufficient number of months to accommodate this additional claim due STMI. This amount is to be added to the existing arrearage claim due STMI, classified as a secured claim, and paid pro-rata by the Trustee with other secured claims. After placing the \$626.00 inside the Debtors' Chapter 13 Plan, the remaining post-petition arrearage is \$6,619.62.
3. Since the filing of this Motion, Debtors have tendered funds in the amount of \$6,925.26. After application of \$6,925.26, the arrearage is cured and \$5.64 shall be placed in suspense.
4. The Debtors' attorney, Matthew H. Crow, is awarded the presumptive fee of \$450.00 for defense of STMI Motion for Relief from Stay. Said \$450.00 is to be paid through the Debtors' Chapter 13 Plan. The Trustee is hereby authorized to increase the payment or to extend the Debtors' Plan as needed to accommodate this claim.
5. Beginning with the November 1, 2012 payment, the Debtors shall pay the regular monthly payment (currently \$988.22) directly to STMI.
6. In the event STMI does not receive any payment from the Debtors under this Order by the 15th day of the month in which the payment is due and upon 15 days written notice of the default to the Debtors and Debtors' attorney, if the default is not cured within the said 15 days, then the automatic stay and restraining Order entered in this case are hereby modified without further notice or hearing and the Debtors' property is released for foreclosure by STMI or the then note holder as provided for by the terms of the security instrument. Said modification will occur immediately upon the Debtors' default and the waiting period of F.R.B.P 4001(a)(3) will not apply. In the event that a default does occur, STMI shall be entitled to collect attorney fees and costs incurred in connection with such default. This provision shall expire 3 months from the date of this Order.
7. In the event the Debtors default after proper notice, if any, has been given pursuant to paragraph (6) above, Movant/note holder will file a Notice of Lift of Stay with the court. Upon filing of the Notice of the Lift of Stay, the Trustee is hereby directed to cease disbursements on the pre-petition claim due the Movant/note holder. Note holder (or Assignee) is allowed 180 days from the time the Relief of Stay is entered to liquidate the real property and file a documented deficiency claim with the Chapter 13 Trustee.

United States Bankruptcy Court

/s/ Joseph J. Vonnegut
JOSEPH J. VONNEGUT, ATTORNEY FOR MOVANT

/s/ Matthew H. Crow
MATTHEW H. CROW, ATTORNEY FOR DEBTORS

NO PROTEST/NO OBJECTION

/s/ Warren L. Tadlock
WARREN L. TADLOCK, TRUSTEE

This Order has been signed electronically.
The Judge's Signature and Court's seal appear
at the top of the Order.

United States Bankruptcy Court

United States Bankruptcy Court

Firm Case No: 1087997 (BK.FAY)

BK Case No: 09-31457

Yuri Korotkov's Mortgage payment to SunTrust

Account No. 0036248508

Date of Payment Due	Payment Due	Payment Made With Receipts	Date of Payment Made
July 01, 2012	\$988.22	\$990.30	7-5-2012
August 01, 2012	\$988.22	\$988.22	8-10-2012
		\$990.00	8-13-2012
September 01, 2012	\$988.22	\$990.00	9-14-2012
October 01, 2012	\$988.22	\$988.22	10-12-2012
November 01, 2012	\$988.22	\$988.22	11-08-2012
December 01, 2012	\$988.22	\$988.22	11-29-2012
		-0-	N/A
January 01, 2013	\$988.22	\$988.22	1-02-2013
February 01, 2013	\$988.22	\$988.22	2-01-2013
March 01, 2013	\$988.22	\$988.22	3-1-2013
April 01, 2013	\$988.22	\$988.22	4-5-2013
May 01, 2013	\$988.22	\$988.22	5-10-2013
June 01, 2013	\$988.22	\$988.22	6-6-2013
July 01, 2013	\$988.22	\$988.22	7-9-2013
August 01, 2013	\$988.22	\$988.22	8-16-2013
September 01, 2013	\$988.22	\$988.22	9-12-2013
October 01, 2013	\$988.22	\$988.22	10-11-2013
November 01, 2013	\$988.22	\$988.22	11-8-2013
December 01, 2013	\$988.22	\$988.22	12-06-2013
January 01, 2014	\$988.22	\$988.22	1-14-2014
February 01, 2014	\$988.22	\$988.22	2-18-2014
March 01, 2014	\$988.22	\$988.22	3-24-2014
April 01, 2014	\$988.22	\$988.22	4-11-2014
May 01, 2014	\$988.22	\$1,002.00	5-29-2014
June 01, 2014	\$1,001.97	-0-	N/A
July 01, 2014	\$1,001.97	\$1,002.00	7-03-2014
		\$1,002.00	7-24-2014
August 01, 2014	N/A	\$544.73	8-21-2014
September 01, 2014	N/A	\$81.12	9-26-2014
October 01, 2014	\$1,001.97	\$1,002.00	10-2-2014
November 01, 2014	\$1,001.97	\$1,002.00	11-10-2014
December 01, 2014	\$1,001.97	\$1,002.00	12-05-2014

January 01, 2015	\$1,001.97	\$1,002.00	1-08-2015
February 01, 2015	\$1,001.97	\$1,002.00	2-06-2015
March 01, 2015	\$1,001.97	\$1,002.00	3-13-2015
April 01, 2015	\$1,001.97	\$1,002.00	4-10-2015
May 01, 2015	\$1,001.97	\$1,002.00	5-14, 2015
June 01, 2015	\$1,001.97	\$1,002.00	6-05-2015
July 01, 2015	\$1,001.97	\$1,002.00	7-07-2015
August 01, 2015	\$1,001.97	\$1,002.00	8-06-2015
<hr/>	<hr/>	<hr/>	<hr/>
TOTAL	\$35,754.67	\$37,388.55	

Page 10 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 990.30

Client Name

YURIY KOROTKOV

Prepared By

Nancy H Lunsford

Telephone Number

7048822415

Date

06/21/2012

Cost Center

8000873

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment \$
 Additional Principal Payment \$
 Escrow Shortage \$
 Regular Monthly Payment \$ 990.30
 Fees \$

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Customer Receipt

THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 990.30

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Telephone Number

7042898935

Date

7/5/12

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment \$
 Additional Principal Payment \$
 Escrow Shortage \$
 Regular Monthly Payment \$ 990.30
 Fees \$

Customer Receipt

THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Lindsey Woodruff

Telephone Number

Date

08/10/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment \$
 Additional Principal Payment \$
 Escrow Shortage \$
 Regular Monthly Payment \$ 988.22
 Fees \$

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Customer Receipt

596 PAYMENT
 4150 PAYMENT
 596 XXXXXXXX8503 Bus. Date 21 Jun. 2012 AM
 64067418 165157 2 Bus. Date 21 Jun. 2012 AM
 990.30 CASH
 990.30 TOTAL
 15:56:16
 Transaction Date: 21 Jun. 2012

XXXXXX8503 Bus. Date 10Aug2012 AM
 317 988.22 CASH
 64067418 1651572 988.22 TOTAL
 Transaction Date: 10Aug2012 1651572

Page 12 of 54
Mortgage Substitute Payment Coupon

(12) Mortgage Loan Number

0036248508

Total Amount Paid

\$ 990.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Date

08/13/2012

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 990.00

[] Fees \$

COPYSAFE ANTI-FRAUD PROTECTION - PATENTS 5197780, 5349150

Customer Receipt

THIS MULTI-ZONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 990.00

Client Name

YURIY KOROTKOV

Prepared By

Lindsey Woodruff

Date

09/14/2012

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 990.00

[] Fees \$

COPYSAFE ANTI-FRAUD PROTECTION - PATENTS 5197780, 5349150

Customer Receipt

THIS MULTI-ZONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Charlene McClendon

Date

10/12/2012

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 988.22

[] Fees \$

COPYSAFE ANTI-FRAUD PROTECTION - PATENTS 5197780, 5349150

Customer Receipt

13

396	MISC PAYMENT	4
XXXXXX8503	Bus. Date 14Sep2012	493
226	Bus. Date 14Sep2012	493
64067419	155157 2	493
Transaction Date: 14Sep2012	999.00 137.4	493

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Mortgage Loan Number

0036248508

Mortgage Substitute Payment Coupon

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Telephone Number

7042898935

Date

11/8/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 988.22

[] Fees \$

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Customer Receipt

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Telephone Number

7042898935

Date

11/29/12

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 988.22

[] Fees \$

COPYRIGHT - ANTI-FRAUD PROTECTION - PATENTS 5,777,781, 5,812,782

Customer Receipt



Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris 1/2/2013

Telephone Number Cost Center

7042898935 8000674

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment \$
 Additional Principal Payment \$
 Escrow Shortage \$
 Regular Monthly Payment \$ 988.22
 Fees \$

COPYSAFE - ANTI-FRAUD PROTECTION - PATENTS 6197786, 5340105

Customer Receipt



Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris 02/01/2013

Telephone Number Cost Center

7042898935 8000674

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment \$
 Additional Principal Payment \$
 Escrow Shortage \$
 Regular Monthly Payment \$ 988.22
 Fees \$

COPYSAFE - ANTI-FRAUD PROTECTION - PATENTS 6197786, 5340105

Customer Receipt



Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen 3/1/13

Telephone Number Cost Center

7042898935 8000674

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment \$
 Additional Principal Payment \$
 Escrow Shortage \$
 Regular Monthly Payment \$ 988.22
 Fees \$

COPYSAFE - ANTI-FRAUD PROTECTION - PATENTS 6197786, 5340105

Customer Receipt

596 MISC PAYMENT *
XXXXXX500 Bus. Date 23 Jan, 2013
239 988.21 T
64067418 1261615 988.21 T
Transaction Date: 23Jan,2013 14:47:11

596 MISC PAYMENT *
XXXXXX503 Bus. Date 1 Feb, 2013
398 988.21 C
64067418 1261616 988.21 T
Transaction Date: 1 Feb, 2013 14:47:11

596 MISC PAYMENT *
XXXXXX503 Bus. Date 1 Mar, 2013
282 988.21 C
64067401 1629393 988.22 T
Transaction Date: 1 Mar, 2013 14:58:11

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Ann R Crocker

Date

04/05/2013

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$[] Additional Principal Payment \$[] Escrow Shortage \$[] Regular Monthly Payment \$ 988.22[] Fees \$

Customer Receipt



Mortgage Loan Number

0036248508

Mortgage Substitute Payment Coupon

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris

Date

05/10/2013

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$[] Additional Principal Payment \$[] Escrow Shortage \$[] Regular Monthly Payment \$ 988.22[] Fees \$

Customer Receipt

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris

Date

06/06/2013

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$[] Additional Principal Payment \$[] Escrow Shortage \$[] Regular Monthly Payment \$ 988.22[] Fees \$

Customer Receipt

(19)



Mortgage Loan Number

0036248508

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris

Date

05/10/2013

Telephone Number

7042898935

Cost Center

8000674

Mortgage Substitute Payment Coupon

Total Amount Paid

\$ 988.22

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 988.22
<input type="checkbox"/> Fees	\$

Customer Receipt



SUNTRUST

Page 20 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Date

07/09/2013

Indicate type of payment (Select one payment type per coupon).

Telephone Number

7042898935

Cost Center

8000674

Additional Escrow Payment \$

Additional Principal Payment \$

Escrow Shortage \$

Regular Monthly Payment \$ 988.22

Fees \$

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Customer Receipt

SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Date

8/16/13

Indicate type of payment (Select one payment type per coupon).

Telephone Number

7042898935

Cost Center

8000674

Additional Escrow Payment \$

Additional Principal Payment \$

Escrow Shortage \$

Regular Monthly Payment \$ 988.22

Fees \$

COPYRIGHT - ANTI-FRAUD PROTECTION - PATENTS 5,917,765, 5,301,535

Customer Receipt

SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Date

09/12/2013

Indicate type of payment (Select one payment type per coupon).

Telephone Number

7042898935

Cost Center

8000674

Additional Escrow Payment \$

Additional Principal Payment \$

Escrow Shortage \$

Regular Monthly Payment \$ 988.22

Fees \$

COPYRIGHT - ANTI-FRAUD PROTECTION - PATENTS 5,917,765, 5,301,535

Customer Receipt

ENCLOSED/CHECK HERE

X

ENCLOSED/CHECK HERE

X

DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXX8509 Bus. Date 12 SEP 2013
254 988.22 CASH
64067418 123421 2 985.00 TOTAL
Transaction Date: 12 SEP 2013 12:07:17

DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE

LEP/STABY Name: 20000000000000000000

DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE

GL/MS/STORY BABA, ERIN/31/MEN/1

596 MISC PAYMENT
XXXXXX8509 Bus. Date 9 Jul 2013 AM
174 988.22 CASH
64067418 123421 2 988.00 TOTAL
Transaction Date: 9 Jul 2013 16:52:53

596 MISC PAYMENT
XXXXXX8509 Bus. Date 16 Aug 2013 AM
253 988.22 CASH
64067401 162559 3 988.22 TOTAL
Transaction Date: 16 Aug 2013 15:29:13



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Date

10/11/2013

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 988.22

[] Fees \$

COPYRIGHT - ANTI-FRAUD PROTECTION - PATENTS 5197785, 5349180

Customer Receipt



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Date

11/8/13

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 988.22

[] Fees \$

COPYRIGHT - ANTI-FRAUD PROTECTION - PATENTS 5197785, 5349180

Customer Receipt



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra Norris

Date

12/06/2013

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

Telephone Number

(704) 233-4292

Cost Center

8000674

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 988.22

[] Fees \$

COPYRIGHT - ANTI-FRAUD PROTECTION - PATENTS 5197785, 5349180

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

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X

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DEPOSITORY BANK ENDORSEMENT

350 FIRST PAYMENT
JANUARY 2015 AMOUNT \$100.00
230
44067403 126161 5
Transaction Date: 2015-01-23

350 FIRST PAYMENT
JANUARY 2015 AMOUNT \$100.00
451
44067403 126421 2
Transaction Date: 2015-01-23

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DEPOSITORY BANK ENDORSEMENT

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DEPOSITORY BANK ENDORSEMENT

(23)

**Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

01/14/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 988.22
<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

**Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

02/18/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 988.22
<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

**Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

03/24/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 988.22
<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

ECONOMIC

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ENDNOTE CHECK HERE

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DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

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DEPOSITORY BANK ENDORSEMENT

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THIS PAPER



Mortgage Loan Number

0036248508

Page 26 of 54

Mortgage Substitute Payment Coupon

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

04/11/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 988.22
<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Colby M Roseberry

Telephone Number

Date

05/29/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 1,002.00
<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

07/03/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

<input type="checkbox"/> Additional Escrow Payment	\$
<input type="checkbox"/> Additional Principal Payment	\$
<input type="checkbox"/> Escrow Shortage	\$
<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 1,002.00
<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Page 28 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Date

07/24/2014

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment **\$** Additional Principal Payment **\$** Escrow Shortage **\$** Regular Monthly Payment **\$ 1,002.00** Fees **\$****Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 544.73

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Date

08/21/2014

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment **\$** Additional Principal Payment **\$** Escrow Shortage **\$** Regular Monthly Payment **\$ 544.73** Fees **\$****Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 81.12

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Date

09/26/2014

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment **\$** Additional Principal Payment **\$** Escrow Shortage **\$** Regular Monthly Payment **\$ 81.12** Fees **\$****Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

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X

296 MISC PAYMENT
378888503 Bus. Date 26 Sep, 2014
25 544.73 0435
4467418 123421 3
173634120 1st 36349, 2014 10:47:11

296 MISC PAYMENT
378888503 Bus. Date 21 Aug, 2014

11 544.73 0435

4467411 162359 3

1 Transaction Date: 21 Aug, 2014 10:47:11

296 MISC PAYMENT
378888503 Bus. Date 24 Jul, 2014

11 544.73 0435

4467418 123421 3

1 Transaction Date: 24 Jul, 2014 10:47:11

296 MISC PAYMENT
378888503 Bus. Date 24 Jul, 2014

11 544.73 0435

4467418 123421 3

1 Transaction Date: 24 Jul, 2014 10:47:11

296 MISC PAYMENT
378888503 Bus. Date 24 Jul, 2014

11 544.73 0435

4467418 123421 3

1 Transaction Date: 24 Jul, 2014 10:47:11

Page 30 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

10/02/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 1,002.00

[] Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Charlene McClelland

Telephone Number

(704) 289-8935

Date

11/10/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 1,002.00

[] Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

12/05/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 1,002.00

[] Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

596 HIGI PAYMENT
XXXXXXXXXX6508 Bus. Date 10Nov-2014 AM
116 1,002.00 CASH
44067404 113715 4 1,002.00 TOTAL
Transaction Date: 10Nov-2014 13:56:37

THE
LAW
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WORLD.



(32) Mortgage Loan Number

0036248508

Page 32 of 54
Mortgage Substitute Payment Coupon

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

01/08/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Cory A Gordon

Telephone Number

Date

02/06/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

03/13/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

EDUCATIONAL HERITAGE

X

20

7

596 **MISS PAYMENT** Status: Date: 5Feb, 2015 AM
XXXXXX500 **STANDBY** **1** 102,00 CASH
159 **NEW BANK ENCLAVE** **1** 102,00 TOTAL
6406403 185126 5 1,102,00
Transaction Date: 5Feb, 2015 16:21:25

736 4150 PAYMENT
XXXXXX500 Date: 13Mar-2015
265 1,002.00 CASH
44007418 1234912 Date: 13Mar-2015
Transaction Date: 13Mar-2015 16:14:46



Mortgage Substitute Payment Coupon

34 Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

04/10/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Brittany McNally

Telephone Number

Date

05/14/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

06/05/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

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X

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DEPOSITOR BANK ENDORSEMENT

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DEPOSITOR BANK ENDORSEMENT

DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE
DEPOSITOR BANK ENDORSEMENT

736 HMSC PAYMENT
XXXXXX6503 Bus. Date 5/10/2015
718 1,002.00 1,002.00
64067418 127421 2 1,002.00
Transaction Date: 5/10/2015

737 HMSC PAYMENT
XXXXXX6513 Bus. Date 5/10/2015
701 1,002.00 1,002.00
64067418 127421 2 1,002.00
Transaction Date: 5/10/2015

738 HMSC PAYMENT
XXXXXX6503 Bus. Date 14/02/2015
75 1,002.00 1,002.00
64067418 127402 6 1,002.00
Transaction Date: 14/02/2015



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,001.97

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

07/07/2015

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 1,001.97

[] Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

08/06/2015

Indicate type of payment (Select one payment type per coupon).

[] Additional Escrow Payment \$

[] Additional Principal Payment \$

[] Escrow Shortage \$

[X] Regular Monthly Payment \$ 1,002.00

[] Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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DEPOSITORY BANK ENDORSEMENT

DO NOT WRITE SIGN STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXX600 Bus. Date 7/31/2015
77 1,001.57 CASH
64067418 123421 2 1-001.57 7/31/2015
Transaction Date: 7/31/2015 14:28:48
64067418 123421 2 1,002.00 CASH
Transaction Date: 64067418 1,002.00 TOTAL
13:02:47

(38)

 SUNTRUSTPage 38 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

09/08/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

 Additional Escrow Payment \$ Additional Principal Payment \$ Escrow Shortage \$ Regular Monthly Payment \$ 1,002.00 Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

(39)

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X

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DEPOSITORY BANK ENDORSEMENT

500 HMO PAYMENT
VERNONSBURG Bus. Date 05-22-2013
245 1,002.00 CASH
\$406744 1623393 1,002.00 TOTAL
Transction Date: 05-22-2013 1623393



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Brittany McNally

Date

10/05/2015

Indicate type of payment (Select one payment type per coupon).

Additional Escrow Payment **\$**

Additional Principal Payment **\$**

Escrow Shortage **\$**

Regular Monthly Payment **\$ 1,002.00**

Fees **\$**

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

(42)

Principal Balanc 114882.00

September 18, 2014

[REDACTED]

Yuriy Korotkov
Irina Kortokov
3012 Twilight Ln
Monroe, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

In accordance with applicable state law, this letter is to acknowledge receipt of funds in the amount of \$334.89 on 09/05/14 for the above referenced loan. We are unable to apply these funds to your account because the funds are not in accordance with an existing repayment plan, are being held for a complete workout or are not enough to bring the account current.

These funds will be held in suspense, or a holding account, until we receive enough funds from you to make a full payment or to bring your loan current.

To request the reinstatement amount needed to bring your loan current or if you have any questions, please contact our Collections Department at 800.443.1032, option 2. Our business hours are 8 a.m. to 10 p.m., ET, Monday through Thursday, 8 a.m. to 8 p.m., ET, Friday and 8 a.m. to 3 p.m., ET, on Saturday.

Sincerely,

Collections Department

Enclosure(s): Disclosure(s)

LM651 L4H

Deb4.

920 85.
8192 1002
855 223 4641
Bank 10P

Case 09-31457 Doc Filed 12/04/14 Entered 12/04/14 09:31:12 Desc Mail

Document Page 1 of 4

UNITED STATES BANKRUPTCY COURT

Western District of North Carolina

PETITIONER'S
EXHIBIT

Bloomberg No. 5136

F

YURIY KOROTKOV

In re _____
Debtor _____

Case No. 09-31457

Chapter 13

Court claim no. (if known): 15

Name of creditor: SunTrust Mortgage, Inc. _____
Last four digits of any number you
use to identify the debtor's account: 8508 _____**Creditor Statement of Amounts Required to Bring Loan Current**

A. Prepetition Arrearage Claim	Total	\$	20100.6
	Paid	\$	20,100.60
	Remaining	\$	0.00

B. Post- Petition Fees/Charges	Total	\$	150.00
	Paid	\$	0.00
	Remaining	\$	150.00

C. Post- Petition Installment Payments	Number of Payments Due	4
[Current monthly payment = \$ 1,001.97]	Last Payment Received	11/14/14

Total Payments Due	\$	4,007.88
--------------------	----	----------

Itemized Payments Due: 4 installments @ \$ 1,001.97

____ Installments @ \$ _____

____ Installments @ \$ _____

Note:

Case 09-31457 Doc Filed 12/04/14 Entered 12/04/14 09:31:12 Desc Main
Document Page 2 of 4

44
D. Total to Bring Loan Current \$ 4,157.88
(Combined Sections A, B and C)

Consistent with Trustee/Debtor Notice
 Different from Trustee/Debtor Notice

Part 2: Sign Here

The person completing this Statement must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Reiner Joaquin Fajardo

Signature

Date 12/02/2014

Print: Reiner Joaquin Fajardo Title Bankruptcy Support Specialist
First Name Middle Name Last Name

Company SunTrust Mortgage, Inc.

Address Bankruptcy Department RVW 3034, PO Box 27767
Number Sir reet
Richmond VA 23261
City S State ZIP Code

Contact phone (855) 223 - 4641

email: MortgageBankruptcy@suntrust.com



SunTrust Mortgage, Inc.
Post Office Box 26149
Richmond, VA 23260-6149
Toll Free 1.800.634.7928
www.suntrustmortgage.com

PETITIONER'S
EXHIBIT

Bloomberg No. 5136
6

January 09, 2015

Yuriy Korotkov
Irina Kortokov
3012 Twilight Ln
Monroe, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

Thank you for your request for a copy of your mortgage loan payment history. Enclosed is an account activity statement or loan history for your records.

To learn more about our payment options, please log onto your online account at suntrust.com/mortgage and then select "Payment Options" at the top of the screen, under "Products".

If you have any questions, please contact our Client Services Department at 800.634.7928. Our business hours are 8 a.m. to 8 p.m., ET, Monday through Friday and 9 a.m. to 3 p.m., ET on Saturday.

Sincerely,

Client Services Department

Enclosure

CS065 WH1

(46) CUSTOMER ACCOUNT ACTIVITY STATEMENT

REQ BY WHI

DATE 01/09/15
PAGE 1

IRIY KOROTKOV
IRINA KORTOKOV
3012 TWILIGHT LN
MONROE NC 28110

LOAN NUMBER: 0036248508

----- CURRENT ACCOUNT INFORMATION -----
DATE TOTAL PRINCIPAL LOAN CURRENT
PAYMENT PAYMENT & INTEREST INTEREST PRINCIPAL ESCROW
DUE AMOUNT PAYMENT RATE BALANCE BALANCE
09-01-14 1,001.97 844.80 6.87500 114,257.45 200.86-
2ND MORTGAGE: 0.00 0.00000 0.00

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN. PAID/ ESCROW PAID/ OTHER
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

12-31-14 00-00 631 PROPERTY PRESERVATION
10.75 0.00 0.00 0.00
12-08-14 08-14 168 REPAY OF ESCROW ADVANCE
0.00 0.00 0.00 157.17- 157.17 ADVANCE REFUND
12-08-14 08-14 173 PAYMENT
1,002.00 189.12 655.68 157.17 0.03 SUSPENSE
114,257.45 200.86- NEW PRINCIPAL/ESCROW BALANCES
11-14-14 07-14 168 REPAY OF ESCROW ADVANCE
0.00 0.00 0.00 157.17- 157.17 ADVANCE REFUND
11-14-14 07-14 173 PAYMENT
1,002.00 188.04 656.76 157.17 0.03 SUSPENSE
114,446.57 358.03- NEW PRINCIPAL/ESCROW BALANCES
11-06-14 07-14 173 PAYMENT
17.89 0.00 0.00 0.00 17.89 SUSPENSE
11-03-14 07-14 161 ESCROW ADVANCE
515.20 0.00 0.00 515.20
11-03-14 12-14 313 CITY AND TOWN TAX
344.47- 0.00 0.00 344.47- 515.20- NEW PRINCIPAL/ESCROW BALANCES
11-03-14 12-14 312 COUNTY TAX
1,332.48- 0.00 0.00 1332.48- 170.73- NEW PRINCIPAL/ESCROW BALANCES
10-27-14 07-14 173 PAYMENT
0.00 0.00 0.00 0.00 175.00 *
175.00- SUSPENSE

CUSTOMER ACCOUNT ACTIVITY STATEMENT

REQ BY WH1

DATE 01/09/15
 PAGE 2

YURIY KOROTKOV
 LOAN NUMBER: 0036248508

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/13 - 01/09/15				EFFECTIVE DATE OF TRANSACTION
		TRANSACTION CODE	TRANSACTION DESCRIPTION	ESCROW PAID/	OTHER	
TRANSACTION	PRIN. PAID/ AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION
10-27-14 00-00	745	CORP. ADVANCE ADJUSTMENT				
	-75.00-	0.00	0.00	0.00		
10-24-14 07-14	173	PAYMENT				
	0.00	0.00	0.00	0.00	400.00 *	
					400.00-	SUSPENSE
10-24-14 00-00	745	CORP. ADVANCE ADJUSTMENT				
	400.00-	0.00	0.00	0.00		
10-24-14 07-14	173	PAYMENT				
	0.00	0.00	0.00	0.00	150.00 *	
					150.00-	SUSPENSE
10-24-14 00-00	745	CORP. ADVANCE ADJUSTMENT				
	150.00-	0.00	0.00	0.00		
10-16-14 07-14	173	PAYMENT				
	0.00	0.00	0.00	0.00	450.00 *	
					450.00-	SUSPENSE
10-16-14 00-00	745	CORP. ADVANCE ADJUSTMENT				
	450.00-	0.00	0.00	0.00		
10-08-14 06-14	173	PAYMENT				10-02-14
	1,002.00	186.97	657.83	157.17	0.03	SUSPENSE
		114,634.61		1161.75		NEW PRINCIPAL/ESCROW BALANCES
10-07-14 06-14	173	PAYMENT				
	341.46	0.00	0.00	0.00	341.46	SUSPENSE
10-06-14 00-00	633	MISC. F/C AND B/R EXPENSES				
	150.00	0.00	0.00	0.00		
10-01-14 05-14	173	PAYMENT				
	0.00	185.90	658.90	143.42	988.22-	SUSPENSE
		114,821.58		1004.58		NEW PRINCIPAL/ESCROW BALANCES
09-30-14 05-14	173	PAYMENT				09-26-14
	81.12	0.00	0.00	0.00	81.12	SUSPENSE
09-25-14 00-00	633	MISC. F/C AND B/R EXPENSES				
	90.00	0.00	0.00	0.00		
09-11-14 05-14	173	PAYMENT				
	0.00	0.00	0.00	0.00	176.00 *	
					176.00-	SUSPENSE
09-11-14 00-00	745	CORP. ADVANCE ADJUSTMENT				
	176.00-	0.00	0.00	0.00		

CUSTOMER ACCOUNT ACTIVITY STATEMENT

REQ BY WH1

DATE 01/09/15
PAGE 3

YURIY KOROTKOV
LOAN NUMBER: 0036248508

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/13 - 01/09/15			EFFECTIVE DATE OF TRANSACTION
		TRANSACTION CODE	TRANSACTION DESCRIPTION	ESCROW PAID/-----OTHER-----	
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	BALANCE	AMOUNT CODE/DESCRIPTION	
39-05-14 05-14	173 PAYMENT				
	334.89	0.00	0.00	0.00	334.89 SUSPENSE
08-28-14 04-14	173 PAYMENT				
	0.00	184.84	659.96	143.42	988.22- SUSPENSE
		115,007.48		861.16	NEW PRINCIPAL/ESCROW BALANCES
08-22-14 04-14	173 PAYMENT				08-21-14
	544.73	0.00	0.00	0.00	544.73 SUSPENSE
08-19-14 09-14	351 HAZARD INSURANCE				
	402.00-	0.00	0.00	402.00-	
			717.74		NEW PRINCIPAL/ESCROW BALANCES
08-08-14 04-14	173 PAYMENT				
	340.68	0.00	0.00	0.00	340.68 SUSPENSE
07-30-14 03-14	173 PAYMENT				
	0.00	183.79	661.01	143.42	988.22- SUSPENSE
		115,192.32		1119.74	NEW PRINCIPAL/ESCROW BALANCES
07-25-14 03-14	173 PAYMENT				07-24-14
	1,002.00	0.00	0.00	0.00	1,002.00 SUSPENSE
07-16-14 02-14	173 PAYMENT				
	0.00	182.74	662.06	143.42	988.22- SUSPENSE
		115,376.11		976.32	NEW PRINCIPAL/ESCROW BALANCES
07-07-14 02-14	173 PAYMENT				07-03-14
	1,002.00	0.00	0.00	0.00	1,002.00 SUSPENSE
06-30-14 02-14	173 PAYMENT				
	339.42	0.00	0.00	0.00	339.42 SUSPENSE
06-11-14 01-14	173 PAYMENT				05-30-14
	0.00	181.70	663.10	143.42	988.22- SUSPENSE
		115,558.85		832.90	NEW PRINCIPAL/ESCROW BALANCES
06-06-14 01-14	173 PAYMENT				
	339.89	0.00	0.00	0.00	339.89 SUSPENSE
06-03-14 12-13	173 PAYMENT				05-29-14
	1,002.00	180.67	664.13	143.42	13.78 SUSPENSE
		115,740.55		689.48	NEW PRINCIPAL/ESCROW BALANCES
05-07-14 12-13	173 PAYMENT				
	365.04	0.00	0.00	0.00	365.04 SUSPENSE
04-14-14 11-13	173 PAYMENT				04-11-14
	988.22	179.64	665.16	143.42	
		115,921.22		546.06	NEW PRINCIPAL/ESCROW BALANCES

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REQ BY WH1

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

PAGE 4

YURIY KOROTKOV

LOAN NUMBER: 0036248508

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/13 - 01/09/15			EFFECTIVE DATE OF TRANSACTION
		TRANSACTION CODE	TRANSACTION DESCRIPTION	ESCROW PAID/----- BALANCE	
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/----- BALANCE	AMOUNT	CODE/DESCRIPTION
04-08-14 11-13 173 PAYMENT 367.49 0.00 0.00 0.00 367.49 SUSPENSE					
03-26-14 10-13 173 PAYMENT 988.22 178.62 666.18 143.42 402.64 NEW PRINCIPAL/ESCROW BALANCES					03-24-14
		116,100.86			
03-19-14 10-13 173 PAYMENT 0.00 0.00 0.00 0.00 368.06 SUSPENSE					
03-12-14 10-13 173 PAYMENT 368.06 0.00 0.00 0.00 368.06 SUSPENSE					
02-21-14 09-13 173 PAYMENT 988.22 177.60 667.20 143.42 116,279.48 259.22 NEW PRINCIPAL/ESCROW BALANCES					02-18-14
		116,279.48			
02-05-14 09-13 173 PAYMENT 361.78 0.00 0.00 0.00 361.78 SUSPENSE					
01-16-14 08-13 168 REPAY OF ESCROW ADVANCE 0.00 0.00 0.00 27.62- 27.62 ADVANCE REFUND					
01-16-14 08-13 173 PAYMENT 988.22 176.59 668.21 143.42 116,457.08 115.80 NEW PRINCIPAL/ESCROW BALANCES					01-14-14
		116,457.08			
12-11-13 08-13 173 PAYMENT 363.43 0.00 0.00 0.00 363.43 SUSPENSE					
12-09-13 07-13 168 REPAY OF ESCROW ADVANCE 0.00 0.00 0.00 143.42- 143.42 ADVANCE REFUND					
12-09-13 07-13 173 PAYMENT 988.22 175.58 669.22 143.42 116,633.67 27.62- NEW PRINCIPAL/ESCROW BALANCES					12-06-13
		116,633.67			
11-19-13 06-13 168 REPAY OF ESCROW ADVANCE 0.00 0.00 0.00 143.42- 143.42 ADVANCE REFUND					
11-19-13 06-13 173 PAYMENT 0.00 174.58 670.22 143.42 988.22-1 SUSPENSE 116,809.25 171.04- NEW PRINCIPAL/ESCROW BALANCES					
		116,809.25			
11-14-13 06-13 173 PAYMENT 367.78 0.00 0.00 0.00 367.78 SUSPENSE					
11-13-13 05-13 168 REPAY OF ESCROW ADVANCE 0.00 0.00 0.00 143.42- 143.42 ADVANCE REFUND					
11-13-13 05-13 173 PAYMENT 988.22 173.59 671.21 143.42 116,983.83 314.46- NEW PRINCIPAL/ESCROW BALANCES					11-08-13
		116,983.83			

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 CUSTOMER ACCOUNT ACTIVITY STATEMENT

REQ BY WH1

DATE 01/09/15
 PAGE 5

YURIY KOROTKOV
 LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION		
TRANSACTION	PRIN. PAID/ AMOUNT	BALANCE	ESCROW PAID/ INTEREST	BALANCE	AMOUNT	OTHER CODE/DESCRIPTION
11-12-13 05-13	161 ESCROW ADVANCE 457.88	0.00	0.00	457.88		
11-12-13 11-13	312 COUNTY TAX 1,158.51-	0.00	0.00	1158.51-	457.88-	NEW PRINCIPAL/ESCROW BALANCES
11-08-13 11-13	313 CITY AND TOWN TAX 344.47-	0.00	0.00	344.47-	700.63	NEW PRINCIPAL/ESCROW BALANCES
10-15-13 04-13	173 PAYMENT 988.22 117,157.42	172.60	672.20	143.42	1045.10	NEW PRINCIPAL/ESCROW BALANCES
10-15-13 04-13	173 PAYMENT 359.92	0.00	0.00	0.00	359.92	SUSPENSE
09-13-13 03-13	173 PAYMENT 988.22 117,330.02	171.61	673.19	143.42	901.68	09-12-13
08-29-13 09-13	351 HAZARD INSURANCE 383.00-	0.00	0.00	383.00-	758.26	NEW PRINCIPAL/ESCROW BALANCES
08-20-13 00-00	630 ATTORNEY ADVANCES 75.00	0.00	0.00	0.00		
08-19-13 02-13	173 PAYMENT 988.22 117,501.63	170.64	674.16	143.42	1141.26	08-16-13
08-12-13 01-13	173 PAYMENT 0.00 117,672.27	169.66	675.14	143.42	997.84	NEW PRINCIPAL/ESCROW BALANCES
08-12-13 12-12	173 PAYMENT 0.00 117,841.93	168.70	676.10	225.52	2,058.54-1	SUSPENSE
08-07-13 12-12	173 PAYMENT 734.24	0.00	0.00	0.00	734.24	SUSPENSE
07-18-13 00-00	630 ATTORNEY ADVANCES 300.00	0.00	0.00	0.00		
07-10-13 11-12	173 PAYMENT 988.22 118,010.63	167.74	677.06	143.42	628.90	07-09-13
						NEW PRINCIPAL/ESCROW BALANCES

Trustee

(51)
 REQ BY WH1

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15
 PAGE 6

YURIY KOROTKOV
 LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
06-07-13	10-12	173 PAYMENT		06-06-13
		988.22 166.78 678.02	143.42	
		118,178.37	485.48	NEW PRINCIPAL/ESCROW BALANCES
06-05-13	10-12	173 PAYMENT		
		734.31 0.00 0.00	0.00	734.31 SUSPENSE
05-13-13	09-12	173 PAYMENT		05-10-13
		988.22 165.83 678.97	143.42	
		118,345.15	342.06	NEW PRINCIPAL/ESCROW BALANCES
04-08-13	08-12	173 PAYMENT		04-05-13
		988.22 164.89 679.91	143.42	
		118,510.98	198.64	NEW PRINCIPAL/ESCROW BALANCES
04-04-13	08-12	173 PAYMENT		
		0.00 0.00 0.00	0.00	
04-03-13	08-12	173 PAYMENT		
		366.95 0.00 0.00	0.00	366.95 SUSPENSE
03-11-13	08-12	173 PAYMENT		
		366.74 0.00 0.00	0.00	366.74 SUSPENSE
03-04-13	07-12	168 REPAY OF ESCROW ADVANCE		
		0.00 0.00 0.00	88.20-	88.20 ADVANCE REFUND
03-04-13	07-12	173 PAYMENT		03-01-13
		988.22 163.95 680.85	143.42	
		118,675.87	55.22	NEW PRINCIPAL/ESCROW BALANCES
03-01-13	06-12	168 REPAY OF ESCROW ADVANCE		
		0.00 0.00 0.00	184.47-	184.47 ADVANCE REFUND
03-01-13	06-12	173 PAYMENT		
		0.00 163.01 681.79	184.47	1,029.27-1 SUSPENSE
		118,839.82	88.20-	NEW PRINCIPAL/ESCROW BALANCES
02-13-13	06-12	173 PAYMENT		
		369.16 0.00 0.00	0.00	369.16 SUSPENSE
02-04-13	05-12	168 REPAY OF ESCROW ADVANCE		
		0.00 0.00 0.00	143.42-	143.42 ADVANCE REFUND
02-04-13	05-12	173 PAYMENT		02-01-13
		988.22 162.08 682.72	143.42	
		119,002.83	272.67-	NEW PRINCIPAL/ESCROW BALANCES
01-09-13	05-12	173 PAYMENT		
		369.71 0.00 0.00	0.00	369.71 SUSPENSE

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CUSTOMER ACCOUNT ACTIVITY STATEMENT

REQ BY WH1

DATE 01/09/15

PAGE 7

YURIY KOROTKOV

LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION	
TRANSACTION	PRIN. PAID/ AMOUNT	BALANCE	INTEREST	ESCROW PAID/ BALANCE	----- OTHER -----
				AMOUNT	CODE/DESCRIPTION
01-03-13	04-12	168	REPAY CF ESCROW ADVANCE		
		0.00	0.00	143.42-	143.42 ADVANCE REFUND
01-03-13	04-12	173	PAYMENT		01-02-13
		988.22	161.16	683.64	143.42
			119,164.91	416.09-	NEW PRINCIPAL/ESCROW BALANCES
01-02-13	04-12	132	LATE CHARGE ADJUSTMENT		
		0.00	0.00	0.00	33.79 1 LATE CHGS

63
SunTrust Mortgage Inc.
P.O. Box 27767
Richmond, VA 23261-7767

SUNTRUST
MORTGAGE

July 13, 2015



000054/CK029/942

YURIY KOROTKOV
IRINA KORTOKOV
3012 TWILIGHT LN
MONROE, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

This letter confirms that your account was assessed a charge (as permitted by the terms of your mortgage loan transaction documentation or as otherwise agreed to by you). Additional information regarding the charge is provided below.

07/09/2015 \$ 393.75 Foreclosure Attorney Fees
07/09/2015 \$ 300.00 Title Search

DROCK Scott
910 392 4988

If you have any questions, please contact our Collections Department at 800.443.1032, option 2. Our business hours are 8 a.m. to 10 p.m., ET, Monday through Thursday, 8 a.m. to 8 p.m., ET, Friday and 9 a.m. to 3 p.m., ET, on Saturday.

Sincerely,

Collections Department

Enclosure: Disclosure(s)

CK029 LT1

1 855223 46 41

KOK
ROBINSON

(54)
SunTrust Mortgage Inc.
P.O. Box 27767
Richmond, VA 23261-7767



August 10, 2015

000042/CK029/942

YURIY KOROTKOV
IRINA KORTOKOV
3012 TWILIGHT LN
MONROE, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

This letter confirms that your account was assessed a charge (as permitted by the terms of your mortgage loan transaction documentation or as otherwise agreed to by you). Additional information regarding the charge is provided below.

08/07/2015 \$ 10.75 Property Inspection

If you have any questions, please contact our Collections Department at 800.443.1032, option 2. Our business hours are 8 a.m. to 10 p.m., ET, Monday through Thursday, 8 a.m. to 8 p.m., ET, Friday and 9 a.m. to 3 p.m., ET, on Saturday.

Sincerely,

Collections Department

Enclosure: Disclosure(s)

CK029 NYF